UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: DAVID EARL FRENCH and : CHAPTER 13

DONNA MARIE FRENCH

Debtors

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JACK N. ZAHAROPOULOS

STANDING CHAPTER 13 TRUSTEE

Movant

:

:

DAVID EARL FRENCH and

DONNA MARIE FRENCH

VS.

Respondents : CASE NO. 1-22-bk-00849

TRUSTEE'S OBJECTION TO CHAPTER 13 PLAN

AND NOW, this 14th day of July, 2022, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced debtors' plan for the following reason(s):

- 1. Debtors' plan violates 11 U.S.C. § 1325(a)(3) in that it has not been proposed in good faith. The plan should not include months with \$0 monthly payments without sufficient reason.
 - 2. The Trustee avers that debtors' plan is not feasible based upon the following:
 - a. The plan is underfunded relative to claims to be paid.

WHEREFORE, Trustee alleges and avers that debtors' plan is nonconfirmable and therefore Trustee prays that this Honorable Court will:

- a. Deny confirmation of debtor(s) plan.
- b. Dismiss or convert debtor(s) case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

/s/Jack N. Zaharopoulos Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036 (717) 566-6097

CERTIFICATE OF SERVICE

AND NOW, this 19th day of July, 2022, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Hummelstown, Pennsylvania, postage prepaid, first class mail, addressed to the following:

Gary Imblum, Esquire 4615 Derry Street Harrisburg, PA 17111

/s/Deborah A. Behney
Office of Jack N. Zaharopoulos
Standing Chapter 13 Trustee